

Information to identify the case:

Debtor 1	Karen Ann Mastin	Social Security number or ITIN	xxx-xx-9172
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court	Eastern District of Virginia	Date case filed in chapter	13 11/3/19
Case number:	19-13642-KHK	Date case converted to chapter	7 11/18/19

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Karen Ann Mastin	
2. All other names used in the last 8 years		
3. Address	3214 Tally Ho Court Woodbridge, VA 22192	
4. Debtor's attorney Name and address	Nathan A. Fisher Fisher-Sandler, LLC 3977 Chain Bridge Road, #2 Fairfax, VA 22030	Contact phone (703) 691-1642 Email: Fbarsad@cs.com
5. Bankruptcy trustee Name and address	Kevin R. McCarthy McCarthy & White, PLLC 8508 Rehoboth Ct. Vienna, VA 22182	Contact phone (703) 770-9261 Email: krm@mccarthywhite.com

For more information, see page 2 >

Debtor **Karen Ann Mastin**

Case number **19-13642-KHK**

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov . McVCIS 24-hour case information: Toll Free 1-866-222-8029	200 South Washington Street Alexandria, VA 22314 Hours open Monday – Friday, 9:00 AM – 4:00 PM ET, except on holidays. Contact phone 703-258-1200	For the Court: Clerk of the Bankruptcy Court: William C. Redden Date: November 19, 2019
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	December 18, 2019 at 11:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: 1725 Duke Street, Suite 520, Alexandria, VA 22314
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9).	Filing deadline: February 18, 2020 Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

For more information, see page 3 >

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12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.
13. Local Rule Dismissal Warning	Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007-1, 1007-3, and 2003-1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004-2 and 6007-1.
14. Payment of Fees for Alexandria Case and Adversary Filing and Miscellaneous Requests	Exact Change Only accepted as of December 16, 2013, for payment of fees and services. Payment may be made by non-debtor's check, money order, cashier's check made payable to Clerk, U.S. Bankruptcy Court, or any authorized non-debtor's credit card.
<i>Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to bankruptcynotices.uscourts.gov or call, toll free: 877-837-3424. Case/docket information available on Internet @ www.vaeb.uscourts.gov</i>	
ATTENTION DEBTORS: Receive your court notices and orders by email through the DeBN. Same-day delivery. Convenient Access. Free. For more information and to download the request form, go to www.vaeb.uscourts.gov and select the Debtor Electronic Bankruptcy Noticing link from the ATTENTION DEBTORS DeBN banner.	

Certificate of Notice Page 4 of 5
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Karen Ann Mastin
 Debtor

Case No. 19-13642-KHK
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-9

User: palaciosl
 Form ID: 309A

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 Total Noticed: 32

Date Rcvd: Nov 19, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 21, 2019.

db +Karen Ann Mastin, 3214 Tally Ho Court, Woodbridge, VA 22192-3308
 aty +Mary F. Balthasar Lake, Shapiro & Brown, LLP, 501 Independence Parkway, Ste. 203,
 Chesapeake, VA 23320-5174
 aty +Michael L. Zupan, MercerTrigiani, 112 South Alfred St., Alexandria, VA 22314-3061
 cr +Lake Ridge Parks & Recreation Association, Inc., MercerTrigiani LLP,
 112 South Alfred Street, Alexandria, VA 22314-3061
 cr +Nationstar Mortgage LLC D/B/A Mr. Cooper, Shapiro & Brown, LLP,
 501 Independence Parkway, Suite 203, Chesapeake, VA 23320-5174
 15125394 +BWW, 6003 Executive Blvd., Ste 101, Rockville, MD 20852-3813
 15125393 +BWW, 8100 Three Chopt Road, Suite 240, Henrico, VA 23229-4833
 15125399 +Credit Control Corp., P.O. Box 31179, Tampa, FL 33631-3179
 15125403 +Lake Ridge Parks & Association, Inc., Michael L. Zupan, Esquire, 112 South Alfred Street,
 Alexandria, VA 22314-3061
 15125405 +Macy's, P.O. Box 6167, Columbus, OH 43206-0167
 15125407 +Metro Gutter & Home Services, 5645-D General Washington Dr., Alexandria, VA 22312-2403
 15125409 +Nationwide, P.O. Box 9156, Alexandria, VA 22304-0156
 15125410 +Office of the U.S. Trustee, 1725 Duke St., Ste. 650, Alexandria, VA 22314-3489
 15125411 +Prince William County, Tax Administration Division, Dept. 871, Alexandria, VA 22334-0001
 15125412 +QCS, P.O. Box 4699, Petaluma, CA 94955-4699
 15125413 ++SETERUS INC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Seterus, P.O. Box 2008, Grand Rapids, MI 49501-2008)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: Fbarsad@cs.com Nov 20 2019 05:14:44 Nathan A. Fisher, Fisher-Sandler, LLC,
 3977 Chain Bridge Road, #2, Fairfax, VA 22030
 tr +EDI: BKRMCARTHAY Nov 20 2019 09:38:00 Kevin R. McCarthy, McCarthy & White, PLLC,
 8508 Rehoboth Ct., Vienna, VA 22182-5061
 15125392 EDI: BANKAMER.COM Nov 20 2019 09:38:00 Bank of America, P.O. Box 5270,
 Carol Stream, IL 60197-5270
 15125395 +E-mail/Text: cms-bk@cms-collect.com Nov 20 2019 05:16:25 Capital Management Services,
 726 Exchange Street, Ste. 700, Buffalo, NY 14210-1464
 15125396 +E-mail/PDF: MerrickBKNotifications@Resurgent.com Nov 20 2019 05:33:44 Carson Smithfield,
 P.O. Box 9216, Old Bethpage, NY 11804-9016
 15125397 +E-mail/Text: opsq_usbankruptcy@cashnetusa.com Nov 20 2019 05:15:59 Cashnet,
 200 West Jackson, Ste. 1400, Chicago, IL 60606-6929
 15125398 +EDI: WFNNB.COM Nov 20 2019 09:38:00 Comenity, P.O. Box 659617,
 San Antonio, TX 78265-9617
 15125400 EDI: DISCOVER.COM Nov 20 2019 09:38:00 Discover, P.O. Box 15251,
 Wilmington, DE 19886-5251
 15125401 EDI: IRS.COM Nov 20 2019 09:38:00 Internal Revenue Service, P.O. Box 21126,
 Philadelphia, PA 19114-0326
 15125402 +E-mail/Text: bncnotices@becket-lee.com Nov 20 2019 05:16:09 Kohl's, P.O. Box 2983,
 Milwaukee, WI 53201-2983
 15125404 +EDI: TFSR.COM Nov 20 2019 09:38:00 Lexus, P.O. Box 9490, Cedar Rapids, IA 52409-9490
 15145011 E-mail/PDF: MerrickBKNotifications@Resurgent.com Nov 20 2019 05:35:36 MERRICK BANK,
 Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
 15125406 +E-mail/PDF: MerrickBKNotifications@Resurgent.com Nov 20 2019 05:34:33 Merrick Bank,
 P.O. Box 23356, Pittsburgh, PA 15222-6356
 15125408 +E-mail/Text: bkclerk@north-american-recovery.com Nov 20 2019 05:16:52 N.A.R.,
 1600 West 2200 South, Ste. 410, Salt Lake City, UT 84119-7240
 15125414 +EDI: WFNNB.COM Nov 20 2019 09:38:00 Talbots, P.O. Box 659617,
 San Antonio, TX 78265-9617
 15125415 +EDI: WFFC.COM Nov 20 2019 09:38:00 Wells Fargo, P.O. Box 5058, Portland, OR 97208-5058
 TOTAL: 16

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0422-9

User: palaciosl
Form ID: 309A

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Total Noticed: 32

Date Rcvd: Nov 19, 2019

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 21, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 19, 2019 at the address(es) listed below:

John P. Fitzgerald, III ustpregion04.ax.ecf@usdoj.gov
Kevin R. McCarthy krm@mccarthywhite.com, kmccarthy@premierremote.com;DC07@ecfcbis.com
Mary F. Balthasar Lake on behalf of Creditor Nationstar Mortgage LLC D/B/A Mr. Cooper
vabecf@logs.com
Michael L. Zupan on behalf of Creditor Lake Ridge Parks & Recreation Association, Inc.
michael.zupan@mercertrigiani.com, jeanne.dorman@mercertrigiani.com
Nathan A. Fisher on behalf of Debtor Karen Ann Mastin Fbarsad@cs.com, barsad@aol.com
Thomas P. Gorman ch13alex@gmail.com, tgorman26@gmail.com

TOTAL: 6